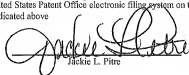


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/699,036
Confirmation No.: 6768
Filed: October 27, 2000
Inventors: Charles P. Bobbitt
Steven G. Doughty
Title: CONFIGURING
PROCESSING
RELATIONSHIPS
AMONG ENTITIES OF
AN ORGANIZATION

§
§ Examiner: Colbert, Ella
§ Art Unit: 3696
§ Atty. Dkt. No: 5053-30801
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CERTIFICATE OF ELECTRONIC TRANSMISSION UNDER 37 C.F.R. §1.8 DATE OF DEPOSIT: <u>Jan 19, 2012</u> I hereby certify that this correspondence is being deposited with the United States Patent Office electronic filing system on the date indicated above  Jackie L. Pire

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**MAIL STOP: ISSUE FEE**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

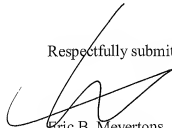
Applicant respectfully disagrees with the Examiner's Statement of Reasons for Allowance and/or Applicant believes that the Examiner's Statement of Reasons for Allowance is incomplete.

Applicant respectfully submits that the cited art does not teach or suggest the combinations of features set forth in the Applicant's claims. By way of nonlimiting example, Applicant submits the submitted references at least do not appear to teach or suggest creating a highest level processing relationship object in a processing relationship structure, wherein the highest level processing relationship object represents an FSO; and creating a plurality of lower level processing relationship objects in the processing relationship structure, wherein the

plurality of lower level processing relationship objects in the processing relationship structure are descendents of the highest level processing relationship object, wherein one or more of the lower level processing relationship objects represents an FSO physical entity that has a physical presence or manifestation, wherein the FSO physical entity is a bank branch office or a bank regional office, wherein one or more of the other lower level processing relationship objects represents a functional area, wherein the functional area is a credit card issuer or an acquirer of credit card payments.

If fees are required or if any fees have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-30801/EBM.

Respectfully submitted,



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